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INTERACTION









Ontario

Ministry of  
Consumer and  
Commercial  
Relations

June 1977

Government  
Publications

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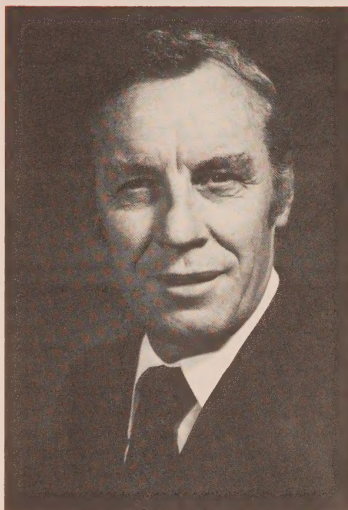
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# Interaction

## Rent review program maintained in Ontario with amended format

Ontario's rent review program has been extended until Dec. 31, 1978, with significant amendments to The Residential Premises Rent Review Act.

- Following any rent increase no further increase is permitted within one year. This applies to an increase authorized by a rent review order or to an increase within the guideline limit which may be charged without going to rent review.
- The guideline limit for rent increases is now tied to the guideline set for wages by the federal Anti-Inflation Board. This means that the maximum rent increase a landlord may charge without coming to rent review remains at 8 per cent until October 1977 after which it will be tied to the AIB guideline.
- Any proposed rent increase must be based on the last rent lawfully charged before the increase takes effect.
- A landlord must give a tenant written reasons for any proposed rent increase at the same time as the 90-day notice of the increase.
- The time for filing a notice of appeal with the appeal board has been extended to 21 days. After notice is filed, a landlord or tenant has a further seven days to notify the other party.
- It is now an offence to charge or attempt to charge more than one rent increase during a 12-month period; collect rent in excess of the amount ordered by the rent review officer or the board; or refuse to file an application when ordered to do so by the rent review officer.
- Summary conviction for offences could result in fines of up to \$25,000 for corporations or \$2,000 for individuals. The penalty provisions remain in force beyond Dec. 31, 1978 to ensure compliance with the legislation.



## Robert Butler appointed as deputy minister

Robert John Butler, former chairman and director of the T. Eaton Co. Ltd., was appointed deputy minister of consumer and commercial relations in April.

Mr. Butler, 53, succeeds J. Kenneth Young who retired from the ministry on Jan. 1, 1977.

Born in Toronto, he joined the T. Eaton Co. Ltd. in 1947 and became a director in 1964. He served as vice-president in 1968, president and chief executive officer in 1969 and became chairman in 1975.

Mr. Butler's involvement in the business community has included directorships with Gulf Oil Canada Ltd., Pacific Centre Ltd. and National Trust Company Ltd.

He has resigned from his various positions with associated Eaton subsidiaries and companies in order to assume the government position.

## Protection for home buyers now in effect

You've finally done it. Scraped together the money, made the downpayment and moved into your newly-completed dream home.

Six months later it's a nightmare—cracked plaster, sagging floors, leaking pipes—and neither the builder nor the developer will take responsibility.

It was situations like this that prompted the Ontario Government to pass The New Home Warranties Plan Act. The warranty program, which came into effect January 1, provides major protection for consumers against poor workmanship and faulty materials in home and condominium construction.

Under the warranty plan a new home or condominium must be properly built and free from major structural defects. The buyer's deposit or advance payments made to a builder are protected and a compensation fund has been established to pay damages caused by a breach of warranty.

The HUDAC New Home Warranty Program, a non-profit corporation made up of representatives from the building industry, government, the Consumers Association of Canada, municipalities and others, has been designated to administer the Act.

Instead of going through long and expensive court procedures, the unsatisfied buyer may now apply to the corporation for redress.

In order to operate in Ontario, builders must be registered by the corporation according to certain minimum standards.

For the first year, the builder assumes responsibility for any defects in material or workmanship. The corporation is responsible for major structural defects for the next four years and will undertake repairs if the builder defaults.



## New Act will offer basic warranty

In these days of inflation, consumers want every penny's worth of value when they buy a product.

An important move in this direction was taken when the Ontario government introduced The Consumer Products Warranties Act.

Many boards of trade and industrial associations have submitted their opinions on the proposed Act to Sidney Handleman, the minister of consumer and commercial relations. Although the Act has received first reading in the Legislature, final passage has been delayed to enable other interested groups to offer suggestions.

Most products costing more than \$25 would be covered under the Act with the exception of food, drink, medicine, cosmetics, clothing and securities. The Act is intended to replace the 80-year-old Sale of Goods Act which no longer offers adequate consumer protection in the modern marketplace.

The average consumer thinks in terms of the guarantees offered by retailers and manufacturers. But these are often disclaimer clauses which, in effect, limit the seller's responsibility.

Under the new legislation, a new basic statutory warranty is legally defined. The warranty would cover products which are sold by description or sample rather than through demonstration of the actual merchandise. It would certify that the product and its components will perform for a reasonable length of time and that spare parts and repair facilities are available.

In addition, the Act also provides for a supplementary warranty which the seller or manufacturer can offer above and beyond the basic warranty.

The supplementary warranty provides for full disclosure if the product is sub-standard or not suitable for purposes normally expected of it and whether it is suitable for a purpose which the consumer has made known to the seller.

Another beneficial feature for the consumer is the right of action for rescission if the warranty is breached.

The seller is obligated to make good the breach and the consumer may also receive compensation for any damages caused by breach of the warranty.



## New booklets available from ministry

Three new booklets, "Co-operatives Are for People", "Protecting Your Travel Dollar" and "Buying a Car, Including Tips on Rust Inhibition" are available from the Ministry of Consumer and Commercial Relations.

The co-op booklet tells how to start a co-operative and lists regulations governing their corporate structure. A special section on housing co-ops deals with financial assistance available, cost advantages and pitfalls to avoid.

The first section of the travel booklet deals with The Ontario Travel Industry Act and explains how you can protect your travel dollar in the event of industry bankruptcies by dealing with registered travel agents and wholesalers. A second section provides general travel advice.

The car booklet contains guides the consumer should follow when buying a car and includes information on checking for liens or security interests on cars through the personal property security registration system.

Section two explains rust inhibition and how to get the most for your dollar. Material on the new rust protection warranty plan is also included.

Copies of any or all booklets may be obtained by writing:

Ontario Consumer—"interaction"  
Queen's Park  
Toronto, Ontario  
M7A 2H6

## Ontario centre to be 'clearing-house' for consumer information

A clearing-house for consumer information, with special emphasis on education, is being established by the Ministry of Consumer and Commercial Relations. The facility, expected to open this November, will be designed to assist consumer educators and make consumer information more accessible to the public.

The centre will distribute free consumer brochures and accumulate resource material in the form of product test results, government reports, pamphlets and audio-visual materials. Staff will be on hand to answer questions.

Plans have been under way since last year and in February a co-ordinator was engaged by the ministry to develop policies, start recruiting staff and begin accumulating resource material.

Bev Tyson, who is in charge of developing the centre, says there will be an extensive collection of consumer education curriculum guides, multimedia kits, games, textbooks and transparencies for Ontario educators. A previewing service will enable any teacher in the province to borrow materials for examination before making a purchasing decision.

A teacher consultant on staff will help select consumer education resource material and assist with course planning. From time to time, in-service training workshops specifically designed to meet the needs of consumer educators will be offered.

The centre, which will be open Monday through Friday, will be located in Toronto at 555 Yonge Street.

## Extra copies

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*However, permission is granted to reproduce any part of the newsletter.*

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# Consumer Law Quiz

How much do you know about the laws that have been passed to protect you? The Ministry of Consumer and Commercial Relations administers a number of Acts designed to promote fair business practices between buyers and sellers, debtors and

creditors and lenders and borrowers.

This Quiz, the third in a series, tests your knowledge of the Consumer Reporting Act, one of the pieces of legislation administered by the Business Practices Division.

## Consumer Reporting Act quiz

1. The Consumer Reporting Act regulates:
  - (a) reports on product quality and performance prepared for consumers.
  - (b) bureaus, agencies and investigators that compile personal and credit information on individual consumers.
  - (c) door-to-door salesmen and contract law.
2. The Consumer Reporting Act was designed to:
  - (a) protect consumers.
  - (b) promote the orderly conduct of business in the marketplace.
  - (c) protect businessmen and consumers from rip-off artists.
3. The difference between a credit bureau and a personal reporting agency is:
  - (a) one is a government agency and the other is operated by private enterprise.
  - (b) credit bureaus compile information on your credit habits while personal reporting agencies collect information on your lifestyle.
  - (c) There is no difference, both handle the same material.
4. The information collected by credit bureaus and personal reporting agencies is:
  - (a) not really important so don't worry about it.
  - (b) something you just have to live with and have no control over.
  - (c) vital to many aspects of your life.
5. The information in your files is:
  - (a) available to anyone who pays to see it.
  - (b) available for direct business needs or credit transactions like debt collection, tenancy agreements, employment or insurance purposes.
  - (c) used only when you declare bankruptcy.

6. You do not have the right to have access to the information in your credit and personal files.
  - (a) true
  - (b) false
7. When you are being assessed for credit, employment, tenancy or insurance purposes, a personal reporting agency may be asked to supply information on your character, reputation, personal characteristics or mode of living. If this happens you:
  - (a) must be notified in writing in advance and given the name and address of the agency which supplied the information, if you request it.
  - (b) probably won't be told if a personal report was used or not.
  - (c) should consult with your lawyer and arrange to find out what information was used.
8. When reporting agencies compile reports on you they:
  - (a) may use any information they find.
  - (b) are only interested in negative information.
  - (c) are limited in the type of information they may collect.
  - (d) must first obtain your permission.
9. When gathering information, reporting agencies:
  - (a) cannot conduct interviews with your personal friends.
  - (b) may interview friends, neighbours or associates.
  - (c) only accept written reports.
10. All reporting agencies must make a reasonable effort to corroborate unfavorable personal information in their reports.
  - (a) true
  - (b) false
11. What happens if you have been refused a benefit or have had your credit charges increased as a direct result of information provided by a credit bureau or personal reporting agency?

- (a) your only recourse is to hire a lawyer and sue the credit bureau or personal agency.
  - (b) you are not allowed to be told where this information came from.
  - (c) the credit grantor must tell you and provide you with the name and address of the agency if you ask.
12. If you wish to find out what information is contained in your files you:
  - (a) should forget it. Agencies consider the information to be secret.
  - (b) should write the agency involved and arrange an appointment during normal business hours.
  - (c) must prove you have a legitimate reason for seeing the information.
13. If you have any complaints about a personal reporting agency or a bureau, or if either refuses to correct false information you:
  - (a) are powerless to do anything about it.
  - (b) may take legal action against the agency.
  - (c) may lodge an official complaint in writing with the Registrar of Consumer Reporting Agencies, in the Ministry of Consumer and Commercial Relations.

**Answers—**Score one point for each correct answer.

- |        |         |         |
|--------|---------|---------|
| 1. (b) | 6. (b)  | 11. (c) |
| 2. (a) | 7. (a)  | 12. (b) |
| 3. (b) | 8. (c)  | 13. (c) |
| 4. (c) | 9. (b)  |         |
| 5. (b) | 10. (a) |         |

## Rating your consumer score

13 to 10—Expert  
9 to 7 —Acceptable  
6 to 4 — Watch yourself!  
Below 3—You need help!

For more information on the Consumer Reporting Act write to Ontario Consumer, Queen's Park, Toronto, M7A 2H6.



## National action committee results from conference

Governments at the federal and provincial levels are co-operating with business, educators, industry associations and consumer groups in a national committee which will have broad implications for Canadian consumers.

The committee was one of the objectives of the first national conference on consumer education, sponsored by this ministry in April.

Co-ordination of resource materials and provision of a channel of communication for consumer educators will be prime functions of the committee which is now setting up a formal structure and recommendations which will be distributed to conference delegates.

The conference, under the theme "Working Together", brought 200 representatives from all regions and all areas of consumer education together for two days of workshops and classroom sessions, panels, exhibits and film screenings. The objective of the conference was to provide delegates with the opportunity to share ideas and projects which they have found successful and to discuss problems encountered.

## Smoke detectors

Where there's smoke...

The Ministry of Consumer and Commercial Relations has released a consumer information bulletin on the operation, installation and maintenance of smoke detectors. Now required in new homes under the Ontario Building Code, smoke detectors have recently become a "hot" topic among consumers.

There are two types of smoke detectors. Ionization detectors sense products of combustion often before there are visible signs of a fire. Photoelectric-type detectors are triggered when smoke impedes a beam of light in the unit. Both types respond much more quickly than the heat-activated units used in commercial and industrial buildings.

Prices range from \$40 to \$80 for the units which may be battery-operated, plug-in or connected to the house wiring.

For full information, write:

Ontario Consumer  
Queen's Park  
Toronto, Ontario  
M7A 2H6

## Credit Unions Act provides security for depositors

New powers to credit unions and improved security for depositors have resulted from The Credit Unions Act passed in the 1976 fall session of the Ontario Legislature.

The Act will provide deposit insurance of up to \$20,000 for each depositor—the same protection offered by banks as well as loan and trust companies—through a new Ontario Share and Deposit Insurance Corporation. Two major credit union and caisse populaire associations, the public and those credit unions that do not belong to one of the associations are represented on the corporation's nine-member board.

Consumer minister Sidney Handleman said the new legislation reflects the government's desire to increase competition among suppliers of financial services to better serve the public interest.

The corporation will be funded by an assessment of one per cent of the total share capital and deposits of every credit union in Ontario.

The amount will be considered an investment with interest paid on the assessment used to cover administrative costs of the corporation.

"Based upon the added security of the deposit insurance, we are extending to credit unions the power to provide a vastly expanded range of services to their membership including the power to invest in real estate, to purchase life insurance on behalf of members and to establish trusts and pensions for employees.

"In my view, a healthy, fast-growing credit union industry is one of the best defences we have against the potential impact of highly concentrated financial resources such as those wielded by the five largest chartered banks. This new legislation will provide the basis for fresh expansion and development of the credit union movement," Mr. Handleman said.

## Horse trade rescinded under BP Act

The Business Practices Act was designed to protect consumers from unfair business tactics but no one foresaw the day when the legislation would get into the horsetrading business.

In Sault Ste. Marie though, the Act helped a woman who had purchased a riding horse get her money back.

She found the animal through an advertisement and tried him out. After receiving assurances from the owner that "Jiminie" was in the best of health she decided to complete the transaction. She paid the owner \$25 of the \$400 price and was allowed to use the horse until she could make the final payment a few weeks later.

During that time she saw the owner give the horse an injection. She was told it was only for a cold which would clear up in a few days. Again, she was assured Jiminie was a "good healthy boy" so she made the final payment and took the animal home.

Several days later the horse developed emphysema so badly it could not be ridden. Called "heaves" in horses, the symptoms can often be temporarily "cured" with injections and special treatment. But the problem can never be completely cured and usually gets worse.

In an attempt to get her money back the woman took the seller to small claims court. The judge ruled that under The Business Practices Act the owner's statements about the horse's health were misleading and that the consumer had relied on them to her detriment.

The judge ordered the seller to take back the animal and to repay \$400 plus \$140 for damages and court costs.

For more information about consumer rights under The Business Practices Act write:

Ontario Consumer  
Queen's Park  
Toronto, Ontario  
M7A 2H6

## interaction

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## Larry Grossman named minister

Larry Grossman was named minister of consumer and commercial relations on Sept. 21, replacing Sidney Handleman who resigned the portfolio in August. A 33-year-old lawyer with a record of active community involvement, Mr. Grossman represents the Toronto riding of St. Andrew-St. Patrick.

Robert Eaton, M.P.P. for Middlesex, was named parliamentary assistant.

Mr. Grossman, who was first elected to the provincial legislature in 1975 and appointed parliamentary assistant to the Attorney-General in 1976, has served on numerous cabinet and parliamentary committees, among them the Justice Policy Committee of Cabinet, the Select Committee on Company Law and the standing Justice and Private Bills Committee.

He is a strong advocate of tenant protection and has spoken in favor of continuing the rent review program at least until there is an improvement in the vacancy rate.

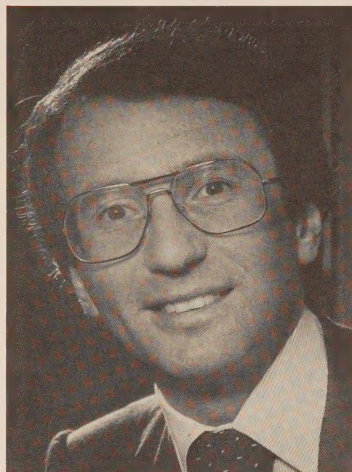
In his maiden speech, delivered to a seminar on advertising and legislation sponsored by the Better Business Bureau, he said that while the ministry has effective consumer legislation, "it is not enough to tell consumers that it is there. We must show them that it is being exercised."

The minister emphasized that he is committed to that segment of the public that particularly needs consumer protection such as the aged, individuals unfamiliar with the language, the poor and the homebound.

Speaking to the Canadian Association of Franchisors on Oct. 12, Mr. Grossman said that the ministry plans to introduce umbrella legislation, similar to The Business Practices Act, to regulate the franchise industry.

The minister proposed an informal committee, composed of himself, franchisors, an equal number of franchisees and senior ministry officials

to "hammer out" legislation appropriate to all concerned and "to the ultimate benefit of the consumers of the province."



Larry Grossman

## Beware of home repair cons bulletin warns

That fast-talking salesman at the door may offer to turn your home into a castle for a "rock-bottom price." But if you agree and sign on the dotted line you won't necessarily get what you bargained for.

Larry Grossman, consumer and commercial relations minister, warned consumers that such salesmen merely sell the signed contracts for a profit to a home repair and/or renovation company.

"That company in turn hires another contractor to do the job cheaply and then sells the contract, again at a profit, to a finance company. The finance people collect the consumer's money regardless of whether the work has been done properly or not."

The quality of workmanship and material is usually very inferior, he said, and not worth the high prices charged.

The minister said consumers considering home repairs, renovations or improvements should keep several points in mind:

- don't get talked into anything you don't really want
- obtain several job estimates from reliable firms
- don't sign a contract until you have read it thoroughly
- make sure all the details of the job and total cost are included
- if financing is necessary, arrange it yourself
- never pay the full amount of the contract before the work is done. Keep downpayments to a minimum. Under The Mechanics Lien Act, the final 15 per cent of the payment should be held back at least 37 days after the job is completed. That way, if the contractor didn't pay the supplier for the materials, a lien may not be placed on your home.

If consumers do get into trouble, Mr. Grossman said, two pieces of legislation provide assistance.

Under The Consumer Protection Act, contracts signed in the home may be cancelled by a registered letter postmarked within 48 hours of the signing.

Consumers are also able to rescind a deal by registered letter under The Business Practices Act if they have been the victim of an unethical business practice like a misleading or high pressure sales pitch.

Additional information on home repairs is available in an information sheet titled "Hints for homeowners: Avoiding home renovation rip-offs." Copies may be obtained by writing to:

Consumer and Commercial  
Relations  
Queen's Park  
Toronto, Ontario  
M7A 2H6



# Home reinsulation advice available

Energy costs are up, people are becoming more conscious of conservation of our non-renewable resources and the federal government has initiated a system of taxable grants to reimburse homeowners for a percentage of the materials cost of reinsulating eligible homes. As a result, there is a shortage of insulation material on the market and what is available is becoming more expensive.

In addition, unethical and often inexperienced salesmen see an opportunity to cash in on the situation by renting a truck and some equipment and knocking on doors of likely prospects.

It's just not that easy. Reinsulation, particularly of older homes, is not a simple task and the inexperienced or careless applicator could leave you with an uneven layer of insulation or not enough to do the job properly. If an inexperienced contractor uses foam in the wall cavity, you could end up with a big redecorating job.

Because there are so many kinds of insulation on the market and because each varies in effectiveness, a standard was developed to determine the efficiency or resistance to heat loss of each material. This "R value" is listed on insulation packaging. Batts of glass fibre, for example, have an "R" value of 2.7 to 3.7 per inch while rock wool batts rate 3.1 to 3.6 per inch. The Ontario Building Code recommends R 28 for attics so seven inches of R 4 insulating material would be required.

To help consumers to determine their insulation needs the ministry of consumer and commercial relations has just produced an information sheet which outlines types of insulating materials, how to measure existing insulation, how to add a vapor barrier and how to select a contractor. Tips for do-it-yourselfers are also included. For a copy, write:

Consumer and Commercial Relations  
Queen's Park  
Toronto, Ontario  
M7A 2H6

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C	A	S	H	B	A	I	W	B	O	T	C	S	E
B	N	E	A	E	O	V	S	L	A	I	E	M	Y
I	N	S	T	A	L	L	M	E	N	T	I	E	T
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C	O	N	S	U	M	E	R	A	N	S	A	C	W
W	A	N	T	N	E	M	H	S	I	N	R	A	G

## Consumer word puzzle

How many of the following words can you find hidden in the puzzle? Words may run vertically, horizontally or diagonally in any direction.

installment, loan, revolving, cost, charge, garnishment, rate, income, save, insurance, expenses, credit, money, title, debt, graded, brand, check, promise, debt, consumer, budget, bank, drug, annual, laws, warranty, account, needs, time, cash, value, want, care, labels, safe, real, reliable, fraud, price, wage, clause, time, party, seal, buy, loan.

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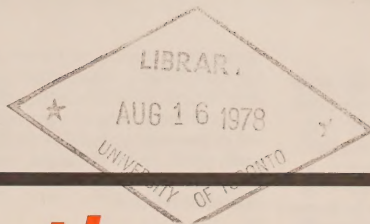




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# Interaction

## Perspectives

Perspectives is a new column in which educators and community workers can discuss issues that are important to today's consumer.

Whether your opinions on consumer topics are controversial or conventional, capricious or contemplative, take the opportunity to share them with the hundreds of Ontarians who read *Interaction*.

All submissions must be typed. The editor reserves the right to edit all copy. Make sure you include your name, address, telephone number and occupation.

In this issue an article on the conserver society has been reprinted from *Facts Sheet*, a bulletin published by the college of family and consumer studies at the University of Guelph.

## A conserver society: many challenges

Steady economic growth, increasing consumption and an improving standard of living have become sacrosanct in North America. Consumption is encouraged to sustain economic growth and high levels of employment. Can we maintain a high standard of living, but reduce our consumption of material goods? Can we enjoy the benefits and comforts of an industrialized society, but safeguard the environment and conserve non-renewable resources? Is there a better way for the future?

Concerned citizens, consumer organizations, academics and government officials say there is a better way for Canadians. Faculty members in the department of consumer studies, University of Guelph, have joined the search for new life-styles compatible with our finite ecosystem.

These proposed lifestyles allow a more harmonious relationship with this planet earth, which we have used and abused in pursuit of material satisfaction. Reduced consumption, instead of implying a lower standard of living, can involve new challenges and satisfaction.

"Conserver society" is a catch phrase to encompass any number of future scenarios that could result from a more ecologically-conscious lifestyle. Many proponents of a conserver society see it as an ecological

necessity, brought about by disappearing natural resources and increasing strain on the ecosystem. Others see a conserver society as a socially desirable alternative to unquestioned economic growth and ever-increasing consumption.

Somewhere down the road we will run out of some non-renewable resources. Louise Heslop identifies two types of reactions to this inevitability. One is to recognize that the supply of resources is finite and that we are using them at an alarming rate. Adopting conserver practices now will postpone the day of reckoning. "If we take measures to conserve now and some future development makes fossil fuel obsolete, then we really have not lost much," she explains. The other approach assumes that a technological development will intervene in time to keep our fuel-intensive lifestyles intact before the fuel runs out. "Relying on a technological fix is like whistling in the dark," she says. "If technology doesn't save us, then we suddenly meet head-on exhaustion of fossil fuel supplies. That would be an unmitigated disaster to society as we know it."

Many skeptics dismiss the conserver society because they envision unheated caves, claims Richard Vosburgh. Such is not the case. "Conserver attitudes and strategies could enhance our lives by bringing us closer to nature and to ourselves, and reduce our dependence on complex technologies. Today we might seek individual expression in flashy automobiles, for instance. A conserver society would encourage personal expression in ecologically less disruptive areas."



**Waste is worth thinking about!**

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"It's impossible to convince the man at the bottom of the economic ladder that he could do more with less," points out John Auld. "I take a practical approach to encouraging conserver practices. A consumer would adopt conserver strategies only if he saw some personal benefit. If we can show him that conserving saves money, he will try it."

"We not only have to bring about a change in consumer attitudes," notes Dr. Heslop, *Continued on next page.*

## Ready references

Here is a list of some of the resource materials about the conserver society available for previewing by mail from the Consumer Information Centre. For a free bibliography on the subject, write: Consumer Information Centre Ministry of Consumer and Commercial Relations 555 Yonge Street Toronto, Ontario M7A 2H6

To purchase any of the materials listed, please contact the distributor directly.

Canada as a Conserver Society; resource uncertainties and the need for new technologies. Science Council of Canada Report No. 27. 1977. \$2.25

This study is an excellent overview of the conserver society concept as it applies to Canada. The recommendations are specific about what can be done immediately.

Small is Beautiful; a study of economics from the point of view that people matter. E. F. Schumacher. Sphere Books, 1977 rev. ed. \$3.95

The author views the present economic system and its "bigger is better" philosophy as the cause of economic inefficiency, environmental pollution and poor working conditions.

A Thousand Suns (16 mm film) color 11 minutes. Arthur Barr Productions. Released in Canada by International Tele-Film 1974. U.S. \$150.00

This is an excellent film to use with any discussion on the conserver society because it deals with some of the key issues. Has energy always been put to good use? Why do people pay so much attention to material goods?



Continued from page 1.

"but create a framework in which conserver practices are convenient and are rewarded. We have to provide the incentive for both business and consumers. There is a fair amount of risk involved in developing recycling-based industries and technologies for minimal resource use; the business community cannot be expected to absorb all that risk."

Consumer education will play a crucial role in bringing about conserver attitudes and practices. "We have to provide the concerned consumer with enough accurate information to make an informed decision," ventures Dr. Vosburgh. "At some point, after a sizeable group of consumers have become conserver-oriented, social pressure will begin to exert an influence on the unconvinced. It is consistent with our belief in free choice to provide the information and leave the decision up to the individual."

"We don't know enough about how consumers make decisions to be able to bring about a wide-scale change in behavior," claims Dr. Heslop. She is doing research which will provide some of this basic knowledge. In particular, she is trying to determine the degree of choice necessary for consumer satisfaction and how consumers function in a restricted choice situation.

"We also need to know about consumer motivation," she continues. "What could trigger a change in thinking regarding consumption? Convincing people to adopt a conserver lifestyle involves changing their ways of thinking about many things that are central to their lives, like fuel, transportation, packaging, and recycling." She feels this will require a concerted effort by governments, consumer organizations, individuals and business.

John Liefeld feels social marketing techniques should be used to bring about changes in consumption attitudes. "Social marketing," he explains, "is simply the use of marketing techniques, including advertising, to bring about beneficial life style changes."

"Comprehensive social marketing schemes could successfully deal with conservation as well as other social causes, such as planned parenthood, smoking, fitness, nutrition, drug use and traffic safety," suggests Dr. Liefeld. He attended an international social marketing congress in Belgium where he found that Europeans are more willing to consider social marketing as a politically-acceptable strategy for changing attitudes.

There are hundreds of ways to make more efficient use of home appliances, cut down on fuel consumption and take advantage of passive solar energy, suggests Dr. Auld. "The home fulfills a basic physiological and psychological need and is one of the consumer's biggest expenses, so it is an ideal place to start conserver practices. Any savings achieved means dollars to spend elsewhere and that increases economic freedom."

Speculation about a conserver society is futuristic thinking, which is both stimulating and frustrating. Moving from a consumption-oriented society to a conserver society will involve some inevitable problems, rocky times, tough decisions, and temporary slips in our traditional measures of economic success.

## What's happening

May 24 to 26:

Ontario Association for Continuing Education Annual Conference  
Developing a tool-kit for the future.

Place: Inn on the Park Hotel, Toronto

Further info:  
Ontario Association for Continuing Education  
8 York St., 7th floor  
Toronto, Ont. M5J 1R2

July 4 to Aug. 4:

University of Toronto  
Faculty of Education  
Business Education Dept.  
Summer Program—Business education specialist with daily consumer studies input

Place: Faculty of Education  
University of Toronto  
Toronto, Ont.

Further info:  
Professor Bruce Conchie  
Chairman, Business Education Department

July 4 to Aug. 4:

University of Western Ontario  
Faculty of Education  
Business Education Dept.  
Summer Program—Basic business methods (with consumer studies emphasis)

Place: Faculty of Education  
University of Western Ontario, London

Further info:  
Professor Henry Kaluga  
Coordinator, Business and Computer Studies Dept.

July 4 to Aug. 4:

Queen's University  
Faculty of Education  
Continuing Education Dept.  
Summer Program—Business education specialist (includes consumer studies)

Place: Faculty of Education  
Queen's University, Kingston, Ont.

Further info:  
Registrar's Office  
Faculty of Education  
Queen's University

July 17 to 21:

Your Money Matters Workshop  
Royal Bank and University of Guelph  
"The Economics of Personal Financial Decision-Making" (for teachers of business education, consumer studies, economics, family studies)

Place: University of Guelph, Guelph, Ont.

Further info:  
Office of Continuing Education  
University of Guelph, Guelph, Ont.

Aug. 21 to 23:

Consumer Education Dialogue  
Consumer Education Course  
University of Guelph

Place: University of Guelph, Guelph, Ont.

Further info:  
Dr. Richard Vosburgh,  
Chairman  
Dept. of Consumer Studies  
College of Family and Consumer Studies, University of Guelph

## Get your franchising facts straight

Anyone who has considered going into the fast-food or car-repair business has probably considered franchising.

But buying a franchise can be risky. That's why the ministry of consumer and commercial relations has published a booklet full of advice for prospective franchisees.

Titled 'Franchising facts', the booklet describes franchise operations, their advantages and disadvantages and offers a detailed list of questions the potential franchisee should ask.

The booklet is available from the Consumer Information Centre.





## Innovative ideas

Because consumer education is relatively new in Ontario, experiences of others in the field can be helpful to educators looking for new ways to present information, whether in the classroom or the community.

That's why we want to encourage educators to share their innovative ideas with each other.

So, drop us a line telling us your favorite methods and ideas. Make sure you provide enough details so that others may adapt your suggestions to their learning environment. Your description should include the type and size of group you work with, educational level, time requirements and a list of any special materials required. Your address and telephone number should also be included in case we have any further questions.

This issue we have some suggestions from Tony Meriano, grade five teacher at Gilmore School in Windsor on teaching students about earning a living.

And Ed Stewart and Terry Murphy of Queen Elizabeth Collegiate, Kingston, share some of their multimedia approaches, which include staging a mock robbery.

Mr. Meriano has developed a classroom economic scheme where students learn by operating their own banks, stores, stock market and various business enterprises.

Each student earns 100 Gilmore bucks a week for classroom chores plus a few extra bucks for taking extra jobs or for achievements such as winning a chess tournament.

The bucks may be saved, invested or used to pay property tax on businesses which are operated by the students. They may also be used to buy school supplies.

"Children learn the value of wise spending, of thinking ahead and of planning for their needs and wants. They also learn to work co-operatively with each other. Learning in this system becomes fun for both student and teacher," said Mr. Meriano.

For further information write Mr. Meriano at: Gilmore School, 720 Edinborough St. Windsor, N8X 3C9.

The mock robbery, staged with the co-operation of the Kingston police, taught the marketing and consumer studies students about the procedures involved in apprehension, arrest, detention and obtaining legal aid. A video tape of this is now available.

Students have also conducted surveys, which were published in the local newspaper, on price changes, comparisons and toys. Other community-related projects students have initiated include research on safety equipment for children, film production and writing broadcast advertisements.

B	A	L	A	N	C	E	K	H	N	C	A	R	E
N	W	A	P	A	Y	L	R	E	P	A	T	A	X
R	O	B	C	O	M	P	A	R	I	S	O	N	P
D	E	E	D	U	T	G	H	E	E	H	T	L	E
T	E	L	L	N	R	U	S	T	S	L	A	A	N
B	I	C	L	E	A	R	A	N	C	E	L	B	S
E	U	M	L	E	N	D	E	R	E	D	L	E	E
D	C	Y	E	D	S	O	O	N	A	G	O	L	S
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L	E	A	S	E	W	O	R	L	D	L	O	A	N
E	S	I	M	O	R	P	M	O	C	H	E	C	K

For additional information write the teachers at: Queen Elizabeth Collegiate, Kirkpatrick St., Kingston, Ont. K7K 2P4

## Test before you invest

If you're a consumer educator who believes in practising what you preach, you probably don't like investing in resource materials before testing them.

Consumer Information Centre to the rescue! The centre now offers a mail-order previewing service.

Choose the resource materials you want from the recently-published Guide to Consumer Education Resource Materials, available free from the centre.

If the materials don't suit the needs of your class, workshop or community group, send them back. All it will cost is the return postage or, if you live in Toronto, your transit fare to the centre.

If you decide to purchase materials, contact the distributor who is listed in the guide along with a brief description and the cost.

Materials include films, multimedia kits, books, simulation games and readers covering a wide range of topics such as buymanship, housing, senior citizens as consumers and tips for volunteer leaders.

## Consumer puzzle

How many of the following words can you find hidden in the puzzle? Words may run vertically, horizontally or diagonally in any direction.

currency, buyer, clearance, transaction, comparison, money, seller, cash, finance, debt, interest, retail, shark, seal, deposit, lend, valid, bank, title, loan, time, needs, compromise, fraud, open, brand, law, rate, pay, check, lease, sum, expenses, care, balance, slogan, label, banks, tax, sell, owe, drug, label, total, wants, lender, deed, pawn, pay, buy, owe, need, check, loan, rob, tape, red, world.

## Straight talk

Ever wondered why you have trouble getting the message through to your clients? Your sophisticated vocabulary may be the reason.

The average Canadian has only a grade eight reading level. And one in 13 cannot read or write.

To help tailor your vocabulary to your audience's understanding, the Consumer Information Centre has compiled vocabulary lists for grade eight and grade four reading levels. Write or telephone for your free copy.



## Group activities

As part of our expanded services to consumer educators, each issue features a puzzle or activities suitable for use in classroom or educational group settings.

This issue we have selected activities suitable for both teenage and adult participation.

The following activities are reprinted from Action Plans for Money Management Education by Patricia R. Liptrap and Amy E. G. Cousineau.

The book may be borrowed through the centre's mail-order previewing service or purchased at \$3 a copy from the Ontario Association of Credit Counselling Services, 200 Queen Ave. E., Suite 306, London, Ontario, N6A 1J3.

Action Plans for Money Management Education is a Canadian book designed to teach money management skills at a simple level. It contains sections on decision-making and communications, budgeting, buying on credit, contracts and consumer protection and smart shopping in addition to the ones presented here.

The first activity, on money troubles, is recommended for a group's opening session or for a new class because it helps the participants get to know each other.

## Money troubles

### Objectives:

1. To make the participants feel comfortable with each other and the group leaders.
2. To outline the content of the following sessions. If time does not permit inclusion of all the topics covered in this book, you may wish to have the participants select the ones which are most relevant to them.
3. To introduce the effects of money mismanagement on the well-being of the family or individual.

### Time:

Objectives one and two will take approximately 45-60 minutes depending on the size of the group. Allow 45-60 minutes for Objective three.

### Materials:

Pencils and paper, blackboard and chalk. A list of discussion questions for each subgroup.

Movies: "The Money Tree", 22 minutes. It illustrates the effect of poor money management and excessive use of credit on a young couple's marriage.  
"To Your Credit", 22 minutes. This film similarly illustrates the effect of poor money management and over-use of credit, but the families portrayed represent three quite different life styles and stages in the life cycle. Solutions to each of the family situations are given.

### Activities:

1. Warm-up game. Have the participants and group leaders select a partner whom they have not met before. Allow about five minutes for partners to interview each other on personal interests and leisure time activities. Then have each group member introduce his or her partner. Record the person's name and special interests on the blackboard.
2. Present the group members with a list of the topics which you suggest be included in the sessions. Have them number the topics in order of priority if all topics are not to be covered. You may wish to discuss the possibility of having a social event at the end of the sessions.
3. Show the movie. If the group members are previously acquainted, start here.
4. Discussion. Split the group into subgroups of not more than five including a group leader. Have each subgroup select someone to take notes. After about 10 minutes, reassemble the large group and ask each subgroup for a verbal report.

### Issues to cover

- a) What went wrong?
  - not realistic
  - no planning
  - poor communication
  - based decisions on wants
  - did not know what was important to them (values)
  - poor consumers
  - did not learn from mistakes
- b) Why did they behave as they did?
  - today's society
  - advertising
- c) Solutions?
- d) Is society or the educational system responsible for their problems?
- e) Aspects of the films not applicable in Canada.
  - The Money Tree: Medical bills may not cause debt problems in Canada where there is comprehensive medical insurance.
  - To Your Credit: Bankruptcy laws are different in Canada and the United States. In Canada bankruptcies are administered by a registered trustee. Debt repayment plans are only available in some Canadian provinces under Part X of the Bankruptcy Act. See Credit Law and Bankruptcy Handbook by Parker and Culpepper.

### Resources:

The Money Tree may be previewed free of charge through the centre's mail-order service. Or it may be rented from:

International Telefilm  
47 Densley Avenue  
Toronto, Ontario  
M6M 5A8  
(416) 241-4483.

To Your Credit may be rented from:  
General Mills Company  
9200 Wayzata Blvd.,  
Minneapolis, Minn.  
U.S.A. 55440

## Education material available

Consumer education resource materials are now available for two dollars a unit or 10 dollars for the complete set from the Ontario Government Bookstore, 880 Bay Street, Toronto, Ontario M5S 1Z8. Cheques should be made payable to the Treasurer of Ontario.

The five units, prepared by this ministry, cover transportation, housing, insurance, credit and money. They are designed to be used with a metric four-hole binder (not supplied).

Because of the great response for copies of the units, the charge is now necessary to recover part of the rising costs of production and mailing.

## Queen's park roundup

Legislation concerning areas as diverse as securities, commodities and hyphenated surnames has been introduced this session. An amendment to the tax discounter legislation was also passed.

The new Securities Act will improve investor protection by setting more detailed rules for disclosure, take-over bids and prospectus filing exemptions.

The Commodity Futures Act contains registration requirements and related rules to protect investors in commodity futures.

An amendment to The Vital Statistics Act will allow children to be registered with any combination of the parents' hyphenated surnames. Under current legislation, the father's surname must go first.

An amendment to The Income Tax Discounters Act now makes it a clear offence for discounters to pay consumers less than 95 per cent of their income tax returns.

## Interaction

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*Additional copies of Interaction are available on request. Address all correspondence, requests and submissions to:*

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